

## ABSTRACT OF THE DISCLOSURE

An electronic settlement system is provided which allows a user to properly and selectively use a plurality of server wallets by using only a single user personal computer.

5        A user personal computer of a client is provided with a first wallet connecting module corresponding to a first server wallet and a second wallet connecting module corresponding to a second server wallet. The user personal computer is provided with a selector used to select the first wallet connecting module and the second wallet connecting module and the selector selects  
10       either of the first wallet connecting module or the second wallet connecting module.